

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer-implemented method of facilitating e-commerce transactions, the method comprising:

receiving, at a central equipment connected to an account system, an end user terminal, and a store system, a settlement request for a purchase account and related information sent from [[an]] the end user system used by [[an]] the end user to make a purchase from a seller or sent from [[a]] the store system used by the seller, the related information including a purchase price of the purchase and an identifier of the end user;

detecting, at the central equipment, whether [[an]] the account system of a financial institution is in operation, wherein the account system is where the end user has an account that is appointed for settlement of the settlement request;

if it is detected that the account system is in operation, executing, at the account system, a settlement procedure, including transferring an amount of money to the store system to pay the purchase price from the end user's account to the seller's account; and

if it is detected the account system is not in operation, executing, at the central equipment, an automatic financing procedure comprising the steps of:

determining whether the purchase account of the settlement request can be financed based on (1) checking a financing database stored on the central equipment, (2) based on financing availability information which specifies a financing available amount of the end user, and (3) based on the purchase price of the purchase; and

if it is determined that the purchase account can be financed, then outputting a message to the accounting system and the end user indicating that the purchase account can be settled through financing; and

recording, at the financing database, the financing availability information,
the financing information regarding a charge account of the end user for the purchase, and the
charge account being determined based on the purchase price of the purchase.

2. (Canceled)

3. (Previously Presented) A method as recited in claim 1, further comprising receiving the financing availability information of the end user from the account system at predetermined intervals and replacing the financing availability information stored in a data processing system by the received financing availability information.

4. (Previously Presented) A method as recited in claim 1, further comprising sending the recorded financing information to the account system of the end user at predetermined intervals.

5. (Currently Amended) A method as recited in claim 1, further comprising: receiving a maximum allowable financing information which specifies a value up to which the end user is allowed to get financing as the financing availability information and a charge account information which specifies a remaining charge account of the end user from the account system of the end user, wherein the maximum allowable financing information is stored in a customer database; and

determining whether the purchase account can be settled through financing, based on the received maximum allowable financing information and charge account information.

6. (Original) A method as recited in claim 5, wherein it is determined that the purchase account can be settled through financing if a value obtained by subtracting the amount of money specified by the charge account information and the purchase price of the purchase from a value specified by the maximum allowable financing information is not less than 0.

7. (Original) A method as recited in claim 5, wherein the maximum allowable financing information and the charge account information are received from the account system at predetermined intervals.

8. (Previously Presented) An apparatus for facilitating e-commerce transaction to which an end user system which is used by an end user to make a purchase from a seller and a store system used by the seller are connected via a network, the system comprising:

a receiver coupled with the network to receive a settlement request for a purchase account and related information sent from an end user system used by an end user to make a purchase from a seller or sent from a store system used by the seller, the related information including a purchase price of the purchase and an identifier of the end user;

a processor coupled with the receiver; and

a memory storing a program including a plurality of code modules which are executable by the processor, the plurality of code modules including;

a code module for determining whether the purchase account of the settlement request can be settled through financing, based on financing availability information which specifies financing available amount of the end user, and the purchase price of the purchase;

a detecting module configured to detect whether an account system of a financial institution is in operation, wherein the account system is where the end user has an account that is appointed for settlement of the settlement request;

an executing module configured to execute a settlement procedure by the account system, including transferring an amount of money to pay from the end user's account to the seller's account, if it is detected that the account system is in operation; and

the executing module configured to execute an automatic financing procedure, if it is detected the account system is not in operation, wherein the executing of the financing procedure includes utilizing a code module for outputting a message that the purchase account can be settled through financing upon determining that the purchase account can be settled, and a code module for recording financing information regarding a charge account of the end user for

the purchase upon determining that the purchase account can be settled, the charge account being determined based on the purchase price of the purchase.

9. (Canceled)

10. (Previously Presented) An apparatus as recited in claim 8, wherein the connecting module is configured to receive the financial availability information from the account system at predetermined intervals, and wherein the program is executable by the processor to record the received financial availability information.

11. (Previously Presented) An apparatus as recited in claim 8, further comprising a sending module configured to send the recorded financing information to the account system at predetermined intervals.

12. (Previously Presented) An apparatus as recited in claim 11, wherein the connecting module is configured to receive the maximum allowable financing information and the charge account information from the account system at predetermined intervals.

13. (Previously Presented) An apparatus as recited in claim 8, wherein the connecting module is configured to receive the maximum allowable financing information which specifies a value up to which the end user is allowed to get financing as the financing availability information and a charge account information which specifies the remaining charge account of the end user from the account system; and wherein the program is executable by the processor to determine whether the purchase account can be settled through financing, based on the received maximum allowable financing information and charge account information.

14. (Previously Presented) An apparatus as recited in claim 13, wherein the program is executable by the processor to determine that the purchase account can be settled through financing if a value obtained by subtracting the amount of money specified by the charge account information and the cost required to buy the article from a value specified by the maximum allowable financing information is not less than 0.

15. (Currently Amended) An apparatus for facilitating e-commerce transaction to which an end user system which is used by an end user to make a purchase from a seller and a store system used by the seller are connected via a network, the system comprising:

means for receiving a settlement request for a purchase account and related information sent from an end user system used by an end user to make a purchase from a seller or sent from a store system used by the seller, the related information including a purchase price of the purchase and an identifier of the end user;

means for detecting whether an account system of a financial institution is in operation, wherein the account system is where the end user has an account that is appointed for settlement of the settlement request;

if it is detected that the account system is in operation, means for executing a settlement procedure, including transferring an amount of money to pay from the end user's account to the seller's account; and

if it is detected the account system is not in operation, means for executing an automatic financing procedure, wherein the execution of the automatic financing procedure includes:

means for determining whether the purchase account of the settlement request can be financed, based on checking a financing database stored on the central equipment, based on financing availability information which specifies financing available amount of the end user, and the purchase price of the purchase;

if it is determined that the purchase account can be financed, then:

means for outputting a message that the purchase account can be settled through financing upon determining that the purchase account can be financed; and

means for recording financing information regarding a charge account of the end user for the purchase upon determining that the purchase account can be settled, the charge account being determined based on the purchase price of the purchase.

16. (Canceled)

17. (Previously Presented) An apparatus as recited in claim 15 wherein the connecting means receives the financing availability information from the account system at predetermined intervals, and wherein the recording means records the received financing availability information.

18. (Previously Presented) An apparatus as recited in claim 15 further comprising means for sending the recorded financing information to the account system at predetermined intervals.

19. (Currently Amended) In a computer readable medium storing a program for facilitating e-commerce transaction to which an end user system which is used by an end user to make a purchase from a seller and a store system used by the seller are connected via a network, the program comprising:

code for receiving a settlement request for a purchase account and related information sent from an end user system used by an end user to make a purchase from a seller or sent from a store system used by the seller, the related information including a purchase price of the purchase and an identifier of the end user;

code for detecting whether an account system of a financial institution is in operation, wherein the account system is where the end user has an account that is appointed for settlement of the settlement request;

if it is detected that the account system is in operation, code for executing a settlement procedure, including transferring an amount of money to pay from the end user's account to the seller's account; and

if it is detected the account system is not in operation, code for executing an automatic financing procedure, wherein the execution of the automatic financing procedure includes:

code for determining whether the purchase account of the settlement request can be financed, based on checking a financing database stored on the central equipment, based on financing availability information which specifies financing available amount of the end user, and the purchase price of the purchase;

if it is determined that the purchase account can be financed, then:

code for outputting a message that the purchase account can be settled through financing upon determining that the purchase account can be financed; and

code for recording financing information regarding a charge account of the end user for the purchase upon determining that the purchase account can be settled, the charge account being determined based on the purchase price of the purchase.

20. (Canceled)

21. (Previously Presented) A program as recited in claim 19 further comprising code for sending the recorded financing information to the account system at predetermined intervals.

22. (Previously Presented) A method as recited in claim 1, wherein the detecting of whether the account system of the financial institution is available is based on an on/off status table, wherein the on/off status table includes a table entry corresponding to each banking institution which includes an on/off Boolean indicator associated with each of banking institutions to indicate the banking institution's account system's availability.

23. (Previously Presented) An apparatus as recited in claim 8, wherein the detecting of whether the account system of the financial institution is available is based on an on/off status table, wherein the on/off status table includes a table entry corresponding to each banking institution which includes an on/off Boolean indicator associated with each of banking institutions to indicate the banking institution's account system's availability.

24. (Previously Presented) An apparatus as recited in claim 15, wherein the detecting of whether the account system of the financial institution is available is based on an on/off status table, wherein the on/off status table includes a table entry corresponding to each banking institution which includes an on/off Boolean indicator associated with each of banking institutions to indicate the banking institution's account system's availability.

25. (Previously Presented) A program as recited in claim 19, wherein the detecting of whether the account system of the financial institution is available is based on an on/off status table, wherein the on/off status table includes a table entry corresponding to each banking institution which includes an on/off Boolean indicator associated with each of banking institutions to indicate the banking institution's account system's availability.